# New York Stock Market

New York, November 22.—The stock market sank into deepest sluggishness to-day and the price fluctuations narrowed correspondingly. This quietness is considered seasonable and desirable by the banking element, who rely on moderate demands for banking the seasonable and the state of the seasonable state. rely on moderate demands for banking facilities from the speculative element to carry through the requirements to the end of the year. The present casing tendency of the money market and the strength of the New York banking position have been brought about with that end in view and not to provide resources for a present active speculation.

resources for a present active speculation.

The particular need for fostering care of the money market this year was the outgrowth of the course of the government finances, the current deficit in the revenues offering no opportunity for intervention in the money market by the Treasury Department with the protective measures which were a feature of the autumn money prices of a few years ago. In the opinion of bankers and financiers of authority the primary requisite on the New York money market is to find means for taking up bond issues which are in contemplation by the greatest railroad corporations. An active stock market speculation which should take up banking resources as fast as they are released from the task of moving bond flotations.

bond flotations.

The criticism of the attempts of speculative pools and organized parties of operators to stir up speculation is promoted largely by this consideration. Its growing influence was seen in the subsiding volume of transactions in the side of Mexico was not without a disquieting effect on speculative sentiment.

the home field the unsettled out-

In the home field the unsettled outlook in the steel trade is a paramount
factor in the speculative situation.

Money conditions were not materially changed. The easing of the tone
remains without effect on the stock
market, for the reasons explained
Some demand for stocks from uncover-

ed shorts resulted from the free selling of yeaterday. Outside of that, they was all title to sustain prices and they diffed to a lower level towards it towards it to a lower level towards it to a lower level towards it to a lower level towards it towards it to a lower level toward

Virginia 3, Old C. and R., 1982..... 87

Virginia 3, Old C, and R., 1982... 87

Centuries, 2-3, C, and R., 1981... 87½ 9

RAILROAD BONDS.
A. C. L. R. R. Con. Tr. 4 p. c... 94

C. and O. R. and A. Gen'l M. 4½ 101

Georgia, Sou. and Fla., 1945... 104

Georgia, Sou. and Fla., 1945... 104

Georgia and Ala. Con. 5s. 1946... 103

Norfolk and West. Ry. 4s, 1996... 99

Hich and Dan. Gold 6s, C. 1915... 165

Scaboard Air Line 4s. 1550... 85

Scaboard Add. 5 p. c. bonds, 1949... 77

Southern Railway 1st. 5s. 1944... 105

STREET RAILWAY BONDS.

Vn. Ry. and Power Co. 5s, 1934... 88

STREET RY. STOCKS. Par.

Va. Ry. and Power Co. pid... 169 71

Va. Ry. and Power Co. com... 100 23

RAILROAD STOCKS. Par.

Atlantic Coast Line com... 106 115½

RAILROAD STOCKS. Par.
triantic Coast Line com. 100 1154
hiesapeake and Onlo. 100 85
Norfolk and Western com. 100 99
outhern Railway pfd. 100 2 6
outhern Railway com. 100 27
BANK AND TRUST. CO STOCKS
Bank of Commerce and Trust. 100 119
First Nationals. 100 200
Merchants Nationals. 100 575
National Bank of Virginia. 100 154
National State and City Bank. 100 1724
Planters Nationals. 100 675
savings Bank of Richmond. 25 654
Linion Bank of Richmond. 50 220
Cirginia Trust Company. 100 120
INSURANCE COMPANIES.
Firginia Fire and Marine. 25 65
MISCELLANEOUS.

American Tob. Co. pfd. 8 p. c. 100 D5 ... American Locomotive pfd. ... 108 ... Va.-Car. Chem. pfd. 8 p. c. ..100 122 124 Va.-Car. Chem. Co. com. ... 109 63 ...

Quotations for interest-paying bonds are t a price, to which interest must be added nooms bonds and certificates of indebted-

(Established 1838) ME 48111

New York Stock Exchange New York Cotton Exchange

Private Wires to Principal Markets

## Official Range and Sale of Stocks in New York

	ву тно	MASI	BRANCH &	b C	O., Bankers and Brokers, Open,	Ixigh.	Low.	Closin	g.
	High.	Low.	Closing. Bid. Aske	d. E	BALES	1000		Bid. As	ked.
Am. Agr. Chem., com			441/6 44	14	300 Great Northern Ore ctfs 59%	60	5916	133	134
Allia-Chalmers			834 10		100 Illinois Central 134	20%	2015	2014	20%
Allis-Chalmers, pfd	70	6914	6934 (2)		2,000 Int. Metropolitan 201/2	5614	55%	(M)s	56
8,400 Amalgamated Copper 691/2	1034	1014	1056 10		Int. Mer. Marine, com	Girlian	****	6	13%
7,950 American Can	8214	78	8154 81	1/3	100 International Paper 131/2	131/9	1314	1314	5614
300 Am. Car and Foun 64/2	6416	5414	54% 66		200 Int. Paper, pfd 561/2 500 Kan, City So., com 33	561/4 331/4	5514 33	33	331/4
Am Car and Foun., pfd		6104	113½ 115 64 65		Kan City So., com 33 Kan City So., pfd	90 74		陈	67
100 American Cotton Oil 64% 100 Amer. Linseed Oil, com. 12%	1214	121/2	121/4 13		200 Louisville and Nashville 1451/2	1451/9	14514	1451/4	1451/2
Amer, Linseed Oil, pfd			33 34		Manhattan			141	3414
American Locomotive	***	200	39 40		600 Mo. Kan, and Tex 34 Mo. Kan, and Tex., pfd	341/2	34	6114	68
100 Amer. Locomotive, pfd., 106%	106%	106%	1061/5 106 34 34		100 Missouri Pacific 5114	5114	5114	51	511/2
748 American Mait, pfd 33 7,900 American Smelting 80%	84 81	33	80% 80		100 National Lead 58%	58%	5874	55%	5834 11354
200 American Sugar 1774	11734	117%	117 119		2,000 New York Central 113%	113 %	11318	1131/4	4314
200 Amer. Beet Sugar 37%	3774	371/4	3714 37		N. Y., Ont. and West 200 Norfolk and Western 99	90	99	99	991/2
2.100 Amer, Tel, and Tel, Co., 1421/2	142% 420	14214	14254 142 418 422		2.200 Northern Pacific 1151/4	116	1151s	116	11614
5 American Tobacco, com. 420 200 American Tobacco, pfd. 95	95	95	9414 96		Pacific Mail		1111	30 12954	129%
100 Anaconda Copper 41%	4156	41%	4134 41		1,700 Pennsylvania 1295a	130	12946	106	1065
2,960 Atchison 10314	103%	10314	103% 103		People's Gas	3414	34	33%	341/4
360 Atlatnic Coast Line 119	119	1181/2	118 119 2321/4 235		Pressed Steel Car, ptd			96	97
A. C. L. of Conn	10736	1074	107% 107	11/2	Ry. Steel Spring, com		iron-	3434 15244	36 152%
5,250 Brooklyn Rapid Transit 77%	78%	77%	7714 77		67,200 Reading 152%	1531/4	152\a 34\a	3416	35
300 Canadian Pacific 195	196	196	1947 196	1	300 Rep. Iron and Steel 34% Rep. Iron and Steel, pfd	31%		951/2	981/4
2,200 Chesapeake and Ohio 84% Chl. Great Western	85	841/6		116	18,800 Rock Island	33 %	32%	333a	3314 67
Chi. Gt. West., pid				172	1,100 Rock Island, pfd 674	6756	67	50	61
4,100 Chi., Mil. and St. Paul., 12316	123 %	123	123 123		500 Sloss-Sheffield 51	11814	11734	11756	11734
1,259 Chi. and Northwestern., 147	147	146%	14635 147 67 6		6.600 Southern Pacific 11794 1.000 Southern Rallway 2714	27	27	27	2714
100 C., C., C. and St. Louis 67%	3394	3334		40	900 Southern Rallway, pfd., 6372	6316	63	63	631/2
2.100 Col. Fuel and Iron 34%	351/8	34%	341/9 3-	15%	Standard Oll		37	610	3714
100 Col, and Southern 50	69	59		914	1,300 Tennessee Copper 371/4 Texas Pacific	371%	31	26%	271/4
Col. and South., 1st pfd	13544	13414		61/4	32,200 Union Pacific 177%	17834	176%	177%	177%
800 Consolidated Gas 135 255 Crucible Steel, com 13	1314	13	1214 1	314	United States Rubber		***	35	36
185 Crucible Steel, pfd 7916	79%	79	781/2 7	9	81.650 United States Steel 7976	801/2	7914	7916	1181
Delaware and Hudson	*****	***	169 17		1,200 United States Steel, pfd. 118% 1,000 VaCar. Chem	1183/2	63	6234	621
950 Distillers' Sec. Cor 33%	33 1/4	33 2954	3314 3 2934 3	31/2	VaCar, Chemical, pfd		***	120	126
1,600 Erie 29% 100 Erie, 1st pfd. 48%	4814	4814	48 4	814	200 Wabash 171/2	1716	1714		178
200 Fed. M. and S., pfd 58	58	67	57 6	8	300 Wabash, pfd 371/8	3714	3714	7136	723
800 General Electric 156	1561/2	156		614	Western Union	000 shar	es.	1-72	7
1,750 Great Northern, pfd 1235	124	1231/4	1231/4 12	394	OLIOTATIONS				1997

CLO	SING BOND QUOTATIONS
Allia-Chaimers 1st 5s	Chicago, R. I. and Pac. Ry rfg. 4s. \$312 Seaboard Air Line add. 5s.  Denver and Rio Grande ref. 5s. 91 Southern Pacific conv. 4s.  Eric cy 4 merica "2" 76 Southern Railway 5s (bid)

at New Orleans, 18,355 bales, against 5,800 Other country produce steady and active to 10c. higher; native, \$1,252 4.55; yearlings, against 9,602 last year.

against 9,602 last year.

31,0025.05; Western, against 9,602 last year.

Ice, 500.

New Orleans, La., November 22.—After a decline in the early trading of 14216 points under yesterday's close, on poor cables, a favorable weather forecast and the failure of the bulls to support the market, cutton prices to-day railled on telegrams from New York that bulls there were believed to be heavy buyers, and closed at an advance of 268 points, Spot cetton firm, unchanged, middling, 14 5.15. Sales on the spot, 175 bales; to arrive, 750.

Closing bids: November, 14.50, nominal; December, 14.55; January, 14.70; March, 14.91; May, 15.96; July, 15.17.

## LOCAL MARKET QUOTATIONS.

(Furnished by Levy Commission Co., Com.
mission Merchants, Richmond, Va.)
Richmond, Va., November 22, 1919.
Notice.—Weather permitting, we prefer all turkeys for Thanksgiving trade, dressed, Same should be undrawn, head and feet off and on the market by Tuesday, November 22, for best results.

# ACTUAL WHOLESALE QUOTATIONS OF MARKETS.

LIVE POULTRY.			
Turkeys, large and fat	17		
Turkeys, small and thin	16		
Chickens, choice, small, lb	14	0	15
Chickens, choice, medium, 1b	14	Marke	
Chickens, large, lb	13		
Hens, per lb	11	0	12
Roosters, each	35	0	40
Geese, fat, large, each	65	0	70
Geese, small, each	45	0	50
Ducks, large, young, lb	15		
Ducks, small, young, lb	13	0	14
DRESSED POULTRY	7.1100		
(Head and Feet Off-Und	raw	n.)	
Turkeys large and fat	20		
Turkeys, small and thin, lb	18	0	19
Fowl, per 1b	13	0	14
Chickens, per lb	14	0	16
Ducks, large and fat, lb	17		
Ducks, small and thin, ib	14	0	15
Geese fat, Ib	10	0	11
DRESSED HOGS.			
Hogs, small sizes, th	11		
Hogs, large and medium, Ib	10	0	103
Hogs, sows and stags	9		
Hogs, boars	7	0	71,
Spareribs and chine	12	0	121
contract and sentence the	12	0	13
GAME.			
Whole deer, per lb	15	6	16
Saddles, per 1b	20	0	21
Rabbits, No. 1, each	22	0	23
Rabbits, No. 2, each	12	0	15
EGGS-CRATED.			
In crates, nearby, fresh, doz	29		
In crates, other sections, doz	28	0	29
Guinea doz	18		
BUTTER.			
Family, choice, fresh, lb	25		

COTTON MARKETS.

New Yerk, November 22—An early decline in the cotton market to-day was followed by a very sharp advance, accompanied by reports that large interests were bidding uplongs in expectation of a builtish government report early next month, but part of the gain was tosis in the late trading with the market closing barely steady, netely points bigher on all months except August, which showed a net loss of spoints, the market opened steady at a decline of 740/13 points, owing to disappointing cables, liquidation by vesterday's buyers, selling by local spot houses and private reports from Liverpool that the houth was offering freely.

There was a good demand on the decline, and after showing a telestope of the continues of the publication of the government's estimate, and there was enough buying by prominent brokers to color such a view of the trade. At any rate the market worked up very charply from the low point of the morning May advancing from 14.78c, to 14.08c, and there was enough buying by prominent brokers to color such a view of the trade. At any rate the market worked up very charply from the low point of the morning May advancing from 14.78c, to 14.08c, and the general list to a net gain of about 59.81 points. Around 15 cents for May offering became much heavier again, just as they have done on all recont buiges to fait level, and the market is officially reported were 2-15c, higher to 1-15c lower. Receipts at the point so day were 71.28c laces, agains 20.77c lass year. To-day's receipts week and 20.77c lass year. To-day's receipts and dressed turkeys active at quotations, other dressed pointry in good demand. EIGGS—Under extremely light receipts out market worked and dressed turkeys active at quotations, other dressed pointry in good demand. EIGGS—Under extremely light receipts out market is very strong.

ButtTRR—Receipts light; prices remained to the same and dressed turkeys active at quotations, other dressed pointry in good demand. EIGGS—Under extremely light receipts out market. worked a

narket is very strong. BUTTER-Receipts light; prices remain nchanged. VEALS-Wanted and in good demand

OPEN AN ACCOUNT WITH The Union Bank

of Richmond \$1.00 MAKES A START. 3 PER CENT. INTEREST,

CHICAGO GRAIN MARKET.

Chicago, November 2:—Prought losses as great as 30 per cent. to the wheat crop near Bahia Bianca, in the Argentine Republic put up the price of wheat here to-day. The market closed strong at a net advince of %2 %474%. Corn made an irregular finish, 14 %3% down to 14 %4%, up. Oats were 16 %14%, bigher than last night, and provisions varied from 16c, gain to 12 %c. decline.

Leading futures to-day ranged as follows: Open. High. Low Close. 9136 9136 9638 9736 9336 9336 90% 91½ 96 97% 92% 52% 97% 93% 41% 46% 47% 14½ 16% 47%

30% Wilmington N. C. November 22.—Spirits
23% turpentine—Steady 74%c.; receipts, five casks.
33% Rosin—Steady 53.30; receipts, five barrels.
Tar-Firm, \$2.60; receipts, 30 barrels. Grade turpentine—Firm, \$4.50%6.00; receipts, 44 barrels. MESS PORK—Per bbl.
Jun. 17,15 17,25
May 16,17 16,27
LARD—Per 109 bs
Nov. 10,10 10,20
Jun. 9,82 9,85
May 9,50 9,55 9,77 May 9.50 2.55 2.50 9.50 9.50 SHORT RIBS—Per 100 1bs.

Jan 9.07 9.15 9.05 9.12 May 9.50 8.52 8.57 Cash grain closed; Wheat, No. 2 red, 93%c.; No. 3 red, 91%g-93%c; No. 1 hard, 93%g-95%cc; No. 3 hard, 91%g-95%c; No. 1 Northern, \$1.06 0 \$1.06; No. 2 Northern, \$1.06 0 \$1.07; No. 3 Northern, \$1.06 1.07; No. 3 Spring, 95.06 \$1.01; No. 2 spring, 95.06 \$1.01; velvet chaff, 90c.@ \$1.01; durum \$1.06 0 \$1.01; No. 2 spring, 95.06 \$1.01; velvet chaff, 90c.@ \$1.01; durum \$1.06 0 \$1.01; No. 2 spring, 95.06 \$1.01; durum \$1.06 0 \$1.01; No. 2 spring, 95.06 \$1.01; durum \$1.06 0 \$1.01; No. 2 spring, 95.06 \$1.01; durum \$1.06 0 \$1.01; No. 2 spring, 95.06 \$1.01; durum \$1.06 0 \$1.01; No. 2 spring, 95.06 \$1.01; durum \$1.06 0 \$1.01; No. 2 spring, 95.06 \$1.01; durum \$1.06 0 \$1.01; No. 2 spring, 95.06 \$1.01; durum \$1.06 0 \$1.01; No. 2 spring, 95.06 \$1.01; durum \$1.06 0 \$1.01; No. 2 spring, 95.06 \$1.01; durum \$1.06 0 \$1.01; No. 2 spring, 95.06 \$1.01; durum \$1.06 0 \$1.01; No. 2 spring, 95.06 \$1.01; durum \$1.06 0 \$1.01; No. 2 spring, 95.06 \$1.01; No. 2 spring, 95.06 \$1.01; No. 2 spring, 95.06 \$1.01; durum \$1.06 0 \$1.01; No. 2 spring, 95.06 \$

MARINE INTELLIGENCE. PORT OF RICHMOND, NOVEMBER 22, 1910. ARRIVED.

SAILED.
Steamer Berkeley, Shelly, Norfolk, mer-chandise and passengers, Old Dominion Line.

Condition of Treasury.

Condition of Treasury.
Washington, D. C., November 22.—At the beginning of business to-day the condition of the United States Treasury was:
Working balance in Treasury offices, \$30,.62,603 in banks and Philippine Treasury, \$32,.24,85. The total balance in the general (univas \$50,600,600, Ordinary receipts yesterday were \$11,000,000, with disbursements of \$1,850,800. The deficit to date this fiscal year is

woman is to have his attorney draw it.

durum. 83 \$25.01 \$4 \$50.4c.; No. 2 white, 504 \$67\$ Corn-No. 2. yellow, 514 \$61.4c.; No. 3, 50 \$69.4c.; No. 2 yellow, 514 \$61.4c.; No. 3, 50 \$69.4c.; No. 3 white, 50 \$60.4c.; No. 3 white, 50 \$60.4c.; No. 3 white, new, 444.46 \$65.; No. 5 yellow, 14 \$61.4c.; No. 3 yellow, new, 45 \$64.4c.; No. 4, 40 \$60.4c.; No. 4, 40 \$64.4c.; No. 4, 40 \$60.4c.; No. 4, 40 \$60.4c.; No. 4 white, new, 43 \$64.4c.; No. 4 yellow, 494.460.4c.; No. 4 white, new, 43 \$64.4c.; No. 4 yellow, 494.460.4c.; No. 4 yellow, new, 44 \$64.4c.; No. 4 white, 15 \$64.4c.; No. 5 white, 31 \$66.4c.; No. 5 white, 31 \$66.4c.; No. 5 white, 31 \$66.4c.; So. 4 white,

Baltimore, Md., November 22.—Wheat-Firmer, spot contract 94%c.; Southern on Grade, 94%c. Corn-ulct; spot, 56c; new, 52c. Oats-Stuady; No. 2 white, 36%c. Ryo-Nomina; No. 2 Western export not quoted; No. 2 Western domestic, 81@82c.

RICHMOND GRAIN MARKET.

Virginia (bag lots)...... 81 @ 86 CATTLE MARKETS.

RICHMOND LIVE STOCK MARKET, (Sales at Union Stock Yards.)

Richmond, Va., November 22, 1910.

Report of the live stock market for the week ending November 21:

Receipts—Cattie, 31 head; calves, 59 head; sheep, 25 head; object, 25 head; object, 25 head; sheep, 25 head; lambs, 5 head; sheep, 25 head; lambs, 5 head; best hogs, 74 head; sows and stags, 25 head; best hogs, 74 head; sows and stags, 25 head;



Winancial.

National

E. B. Addison, E. L. Bemiss, T. H. Ellett, H. Theo. Ellyson, Geo. L. Christian,

Capital, \$1,200,000

JNO. SKELTON WILLIAMS, Vice-President.

ACCOUNTS SOLICITED.

Special Dining Room for

O. S. MORTON, Assistant Cashler.

W. H. SLAUGHTER, Assistant Cashier.

T. A. Cary, Carl H. Nolting, Wm. T. Reed, J. W. Rothert, Wm. Northrop,

The most magnificent hotel in the South. European plan. Rooms single and en suite, with and without baths.

Spacious sample rooms, Rate, \$1.50 per day and upward. Table d'Hote Dinners Saturday and Sunday evenings, 6 to 9 o'clock. \$1.50

\$13,111,544, as against \$726,958,177 at this time last year. These figures exclude Panama Canal and public debt transactions.

CONVENES IN WASHINGTON.

Annual Session of North Carolina Chris-tian Missionary Convention. [Special to The Times-Dispatch.] Brights—Receipts continue light and market quiet, but firm, at unchanged prices Dark-Fired—New-Receipts very light and market continues firm at prices quoted. Sun.Cured—Market continues active at unchanged quotations with very light receipts DARK-FIRED—NEW.

Lugs \$4.50 @ 3.60 to convened in the Christian Church this city this morning. Delegates have been arrying on every train, and this city this morning. Delegates have been arrying on every train, and this city this morning. Delegates have been arrying on every train, and this city this morning. Delegates have been arrying on every train, and this city this morning. Delegates have been arrying on every train, and this city this morning. Delegates have been arrying on every train, and this city this morning. Delegates have been arrying on every train, and this city this morning. Delegates have been arrying on every train, and this city this morning. Delegates have been arrying on every train, and extendance is a very large one. The people of Washington are enter-taining them in their usual hospitable manner. The convention will continue for three days, with regular business selons in the morning and afternion and praise services, with addresses, at this city the morning session opened with price days. With regular business for three days, with regular b

## IN RECEIVERS' HANDS.

Acme Match Company Concurs in Petition of Creditors.

Roanoke, Va., November 22.—In response to a petition of creditors, and concurred in by the defendant, the Acme Match Company was to-day placed in the hands of receivers by Judge E. W. Robertson, of the Equity Court. The step was taken to enable the plant to get into operation and on a money-making basis without being hampered by creditors. The factory is located in the West End, and sequipped with latest improved machinery for manufacturing matches. rols.
Savannah, Ga., November 22.—Turpentino—Firm, 754,0775 pc.; sales, 750; receipts, 825; shipments, GE; stocks, 13,60S, Rosin—Firm; sales, 2.62; receipts, 4,073; shipments, 1,045; stocks, 50,325. Quote: B., \$5.671/265.75.

Violated Local Option Laws.
[Special to The Times-Dispatch.]
Winchester, Va., November 22—Joseph Chrismore, a young married man, recently arrested, charged with violating the local option laws, was fined \$100 to-day in the Corporation Court, and, being unable to give bond, went to jail. He belongs to an old Clarke county family. Officers who raided his house found a large number of jugs and beer crates. Steamer Berkeley, Shelly, Nortolk, merchandlse and passengers, Old Dominion Line. Steamer Pocahontss, Graves, Norfolk and James River landings, merchandlse and passengers, Virginia Navigation Company. Barge Christiana, Batterley, Baltimore, coal, S. A. Ellison & Co. Schooner Alice C. Ogden, Signaigo, James River, light.

SAILED.

Miller & Co.,

Members:

NEW YORK STOCK EXCHANGL NEW YORK COTTON EXCHANGE. CHICAGO HOARD OF TRADE. E. L. RODEN, Manager

# The First National Bank

R. G. Rennolds, W. M. Habliston, Benj. P. Alsop, B. Rand. Wellford, S. W. Travers,

JOHN TYLER, Assistant Cashier.

J. M. BALL, Jr., Assistant Cashler.

3% Interest Paid in Savings Department.

Finuncial.

WM. T. REED, Vice-President.

J. G. Tinsley, Jno. T. Wilson, Jas. A. Moncure, Jno. Skelton Williams, F. D. Williams,

of Virginia

Surplus, \$600,000

of RICHMOND, VA.

# Your Bank and Your Business

Tinancial.

Bank

DIRECTORS:

T. C. Williams, Jr., E. C. Laird, R. H. Lindsey, W. P. Glinn, Eppa Hunton, Jr.

OFFICERS: W. M. HABLISTON, President.

> Are alike in this respect: Success depends on satisfactory service. It is the well-served customer who brings his friends to share in his satisfaction, and so business is built up.

THE FIRST NATIONAL BANK has been built up largely by giving customers kindly and intelligent service; by manifesting genuine interest in individual accounts and individual successes. We invite correspondence and welcome new accounts.

# RESOURCES OVER TEN MILLIONS.

# Bank of Commerce and Trusts

907 East Main Street, Mutual Building Capital, \$200,000.00

DEPOSITORY FOR THE STATE OF VIRGINIA AND CITY OF RICHMOND.

Offers its best services in its NEW QUARTERS, 907 EAST MAIN STREET, in its Banking and Trust Departments, and respectfully solicits BUSINESS, PERSONAL AND SAVINGS ACCOUNTS. Acts as Executor, Guardian, Receiver, Registrars of Stocks and Bonds.

3% Interest Paid on Savings Accounts.

O. J. SANDS, President. R. M. KENT. Jr., Cashler. A. R. HOLLADAY, Vice-President. R. B. CAMPBELL, Asst. Cashier.

Incorporated 1832.

## The Virginia Fire & Marine Insurance Company

OF RICHMOND, VIRGINIA.

January 1, 1910.

.....\$1,557,761.68 Capital.....
Net Surplus ..... Surplus to Policyholders..... 819,929.61

W. H. McCARTHY, Secretary. WM. H. PALMER, President. E. B. ADDISON, Vice-President. OSCAR D. PITTS, Treas. DIRECTORS.

WM. H. PALMER.

D. O. DAVIS, N. W. BOWE.

### BROAD STREET BANK 303 EAST BROAD STREET

Temporary location during construction of new banking to the

Capital \$200,000 Surplus and undivided Profits \$110,000 V. A Habitan Pres. Andrew M. Glover, Cashier Andrew M. Glover, Cashier

PERSONAL AND BUSINESS ACCOUNTS SOLICITED With assets of over \$1,700,000, every inducement condistrit with 3001 banking is offered to its customers. 3 per cent, allowed in savings department. Bank is open till eight o'clock Saturday evenings.

The 'Confederate Museum' TWELFTH AND CLAY STREETS OPEN 9 A. M. TO 5 P. M. ADMISSION 25c.

The Valentine Museum

Atlantic City Resorts

GALEN HALL ATLANTIC CITY, N. J.

YAYS ODE2. Always ready. Always busy.

F. L. YOUNG, Gen'l Manage.

# **American National Bank** RICHMOND, VA.

With ample Capital and ELEVENTH AND CLAY STREETS Open daily from 10 A. M. of P. M. Surplus and modern facilities, invites accounts of Individuals, Firms and Corporations.

> 3% Interest Paid in Savings Department.

gentleman (known to the Richmond lawyers) drew his own willthus saving for the time being an attorney's fee. But it was not drawn "airtight," and a long legal fight ensued, which in the

end cost his estate more than one hundred times the amount which his counsel would have charged for writing the will in We offer the above advice because it gives us the oppor-

A Word of Advice

It is a matter of vital importance to have your Will properly

Our court records will show, that a few years ago a wealthy

and clearly drawn, and our advice to any prudent man or

tunity to say, when your will is drawn, that you should name a strong institution like the VIRGINIA TRUST COMPANY your Executor and Trustee, rather than an individual-for the reason that this is our principal business-we are equipped to handle estates, and, moreover, our One Million Dollars capital stock is a guarantee that your wishes will be carried out to

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